

01

Become an authorized user on your parent's account.

02

Obtain your own credit card.

03

Get the right card for you.

04

Use the credit card for occasional, small purchases.

05

Avoid big-ticket buys, except in the case of an emergency.

06

Pay off your balance each month.

07

Pay all your other bills on time.

08

Don't cosign for your friends.

09

Do not apply for several credit cards at one time.

10

Use student loans for educational purposes only.
